

This checklist explains how benefits are affected when an employee dies.

You may wish to review this information with the Benefits Office to be sure that you have taken all necessary actions.

Need Help?
Contact the LLNL Benefits Office at 925-422-9955 or visit our website at: <https://benefits.llnl.gov>

Other Survivor Resources

AD&D:

800-772-7863 #1

ARAG:

800-247-4184

Empyrean:

844-750-5567

www.llnsretireebenefits.com

Fidelity:

800-835-5095

www.netbenefits.com

LLNS Pension Center:

866-655-9587

www.pension.hewitt.com

/Livermore

Social Security:

800-772-1213

www.ssa.gov

UC Retirement Administration Service Center:

800-888-8267

ucnet.universityofcalifornia.edu

Survivor and Beneficiary

Benefits Checklist

When LLNS Is Notified

After a LLNS employee dies, survivors are faced with the difficult task of resolving the employee's estate. This includes reporting the death and claiming benefits.

This checklist describes the benefits that may be available to family members and/or beneficiaries following the death of an active LLNS employee. LLNS employees are covered by a variety of benefits, which are administered by different offices, both within and outside LLNS. This checklist outlines the steps surviving family members and beneficiaries should take to claim benefits. If you have questions or need assistance, contact the Benefits Office.

Notifying LLNS

When a LLNS employee dies, you should notify the department or office where he or she worked as soon as possible. The department, in turn, will notify the LLNL Payroll, Strategic Human Resource Management (SHRM), and/or Benefits Office.

Please be prepared to provide basic information about the deceased, including:

Name

Social Security number

Date of birth

Date of death

Date of marriage or domestic partnership (if applicable)

You should also be prepared to provide the following information for any surviving family members:

Name(s)

Address(es)

Social Security number(s)

Date(s) of birth

This information helps LLNS determine as quickly as possible what benefits may be available to survivors and beneficiaries.

What LLNS Does Upon Notification of Death

After LLNS is notified that an employee has died, procedures are set in motion to ensure that any retirement benefits payable to the employee's survivors and/or beneficiaries as well as applicable survivor health and welfare benefits are processed accurately and as timely as possible.

After reviewing the deceased employee's records, the LLNL Benefits Office sends a letter to each person who may be eligible for a benefit. The letter provides information about the benefits that may be payable and instructions for providing necessary documents and forms.

The benefits to survivors and/or beneficiaries cannot begin until requested documents and forms are received. Required documents may include copies of the death certificate, birth certificates for spouse or domestic partner and/or children, and marriage or partnership evidence. While it is a good idea to gather such evidence so that you know where it is, please do not send any documents until you are specifically requested to so.

Sources of Income

Unpaid Salary and/or Vacation

In order to release money due for unpaid salary and accrued vacation it will be necessary to complete and sign a Survivor Questionnaire declaration which will be provided to the beneficiary.

LLNS Death Benefit

As provided by LLNS policy a death benefit equal to one month's salary will be paid to the beneficiary of a deceased LLNS employee

Employer Paid Life and/or Supplemental Life Insurance

The LLNL Benefits Office will provide a Claimants Statement to be completed by the beneficiary in order to make claims for the Employer-paid and/or Supplemental life insurance.

The LLNS death benefit, unpaid salary, accrued vacation and any interest paid on the life insurance are taxable and will be reported to the IRS on a form 1099 at the end of the year.

Benefit Plan	Benefits Options
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Sources of Income

TCP 1 Retirement

Certain employees who elected to have TCP1 benefits are covered by the LLNS Defined Benefit Pension Plan. The LLNL Benefits Office will notify the LLNS Pension Center of the employee death—the LLNS Pension Center will assist with distribution of eligible income entitlements which may include Survivor Income option, Single Sum Basic Death Benefit, and/or return of Plan Accumulations. For information about survivor eligibility requirements call the LLNS Pension Center at 1-866-655-9587.

TCP 2 with UCRP Retirement

Certain employees who elected to have TCP2 benefits may be covered by the University of California Retirement Plan (UCRP). The LLNL Benefits Office will notify UCRP of the employee death—the UC Retirement Services Administration will assist with distribution of eligible income entitlements which may include Survivor Income option, Single Sum Basic Death Benefit, and/or return of Plan Accumulations. For information about survivor eligibility requirements call the UC Retirement Services Administration at 1-800-888-8267.

Capital Accumulation Provision (CAP)

Certain employees with either TCP 1 or TCP 2 (with UCRP) retirement may have supplemental allocations that were credited in their behalf by UCRP. Each allocation was calculated as a percentage of covered compensation paid during a specific period. The CAP balance is payable to the beneficiary. The CAP is payable from UCRP.

Basic Death Payment

Employees with either TCP 1 or TCP 2 (with UCRP) retirement are eligible for a one-time payment of \$7,500 payable to the beneficiary if membership began on October 1, 1990 or later.

If membership began before October 1, 1990, the Basic Death Payment is \$1,500 plus one month's final salary, if the amount is greater than \$7,500.

Social Security

Benefits may be available to surviving family members through the Social Security Administration. For information about eligibility, visit your local Social Security office, call toll-free at 1-800-772-1213 or go on-line at www.ssa.gov.

Other Savings plans

LLNS 401(k) Retirement Plan and LLNS 401(k) Savings Plan

The Benefits Office will notify Fidelity Investment of the employee death. The beneficiary of employees who have a balance in the LLNS 401(k) Plan(s) should contact Fidelity Investments for information about distribution options and timing at 1-800-835-5095.

UC 403(b) Plan, Defined Contribution Plan, and/or 457(b) Plan

The beneficiary of employees who have a balance in the UC Retirement Savings Program should contact Fidelity Investments for information about distribution options and timing at 1-866-682-7787.

Benefit Plan	Benefits Options
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Health and Welfare Benefits

Generally, health and welfare benefits coverage ends on the last day of the last month in which the employee dies.

Coverage Continuation

If you were enrolled as a family member in a LLNS sponsored medical, dental, vision, AD&D and/or legal plan at the time of the eligible employee’s death, you may continue coverage if all the following criteria apply:

- you will receive monthly survivor income from either the LLNS Defined Benefit Pension plan or UC Retirement Plan;
- the monthly benefit becomes payable within 120 calendar days of the death; and
- your LLNS sponsored coverage is continuous.

You must notify the Emyprean within 120 day of the date of death that you wish to enroll yourself and any eligible children in the LLNS sponsored plans for which you are eligible.

Initially, coverage is limited to the plans in which you are currently enrolled. However, as an individual receiving a monthly benefit, you may change plans and add eligible children, including a newly acquired child, at Open Enrollment or when the newly eligible child is acquired.

Note:

- A surviving spouse or domestic partner may not enroll a new spouse or domestic partner in LLNS sponsored coverage at any time, except for Accidental Death and Dismemberment..
- If monthly survivor income ceases for any reason, eligibility for LLNS sponsored coverage ends.

If, at the time of the employee’s death, you were eligible for family member coverage in LLNS sponsored plans, but you were not enrolled, you may be eligible to enroll in a LLNS sponsored medical, dental, vision, AD&D and/or legal plan if you qualify as described below:

- you will receive monthly survivor income from either the LLNS Defined Benefit Pension plan or UC Retirement Plan;
- the monthly benefit becomes payable within 120 calendar days of the death; and
- you were not enrolled in LLNS sponsored coverage because you had other group coverage.

You must notify the Emyprean within 120 day of the date of death that you wish to preserve your eligibility status. If you’re your non-LLNS sponsor group coverage has been continuous, then you may enroll yourself and eligible children if you involuntarily lose coverage. **Note that verification of continuous coverage and involuntary loss of coverage will be requested.**

Benefit Plan	Benefits Options
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Health and Welfare Benefits

COBRA

If you were enrolled in a LLNS sponsored health and welfare benefit at the time of the employee’s death, but you are not eligible for Coverage Continuation, coverage stops on the last day of the month in which the employee died, except as follows:

Eligible family members may be eligible to continue LLNS-sponsored coverage under COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985). You have 60 days from the date you lose coverage or from the date you receive notice of your continuation rights, whichever is later, to apply for COBRA continuation. You will be mailed additional information with rates.

After COBRA continuation coverage ends or as an alternative to COBRA continuation, you may be able to convert your LLNS-sponsored *medical* plan to an individual policy. Please note that individual policies are generally more costly and may provide fewer benefits. As an alternative, if you can meet individual underwriting requirements, you might apply directly to the carrier for an individual policy with more options and possibly lower rates. You have 31 days after your LLNS or COBRA continuation coverage ends to apply for conversion. You may *not* convert your dental or vision plan to an individual policy.

You may also be able to convert your group legal or AD&D coverage to an individual policy within 31 days of the date group coverage ends. Contact ARAG (legal) or Chartis (AD&D) for more information.

This brochure entitled “Survivor Benefit Checklist” is intended to provide LLNS employees an overview of the policy and procedures required to end specific benefit coverage’s at the end of one’s employment with LLNS. Every effort has been made to insure the accuracy of the information provided. However, should a conflict exist between information provided in this brochure and the benefit Plan document, the Plan document will prevail.